

10 Resumé

Regulation of commercial banking by the central bank

This diploma thesis deals with regulation and supervision of a commercial banking. It is focused on changes which were made in this area during the last several years. The next purpose of the thesis is evaluation of reforms which are proposed as an answer to the present financial crisis.

In an introductory passage I generally define regulation and supervision of the commercial banking, refer to organizations which have key importance in the banking regulation, enlarge upon risks to financial stability of commercial banks (credit, operational, likvidity, interest rate, capital and market risk), introduce causes for existence of the banking regulation and mention its objectives. Next I deal with particular methods of the regulation, for example a minimum capital requirements, a financial reporting and disclosure requirements, large exposures restrictions, a deposit guarantee or position of the central bank as a lender of last resort.

The main part of the thesis is focused on descriptions of changes which were made during the past few years and after that I evaluate drafts that are proposed as an answer to financial crisis which has last from 2007. Main changes are connected with an approval and an implementation of a new capital adequacy framework referred as Basel II. Other changes like raising of deposit guarantee are related with the financial crises and have been passed during the actual financial turmoil. Finally, I am concerned with the present financial turmoil. I analyse causes of the situation and evaluate proposed reforms, for instance a regulation of rating agencies, a raising of transparency, institutional reforms or changes of current procyclical rules, accounting standards and minimum capital requirements.

In conclusion I give a summary of the present rules in banking regulation and a possible development in this area.

Klíčová slova:

Key words:

operační riziko, pojištění vkladů, finanční krize

operational risk, deposit guarantee, financial crisis